



Online Dispute Service

SARAH M. MCIVOR

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Updated Credit File

[Resolution Summary](#)

Credit report

[Summary of Rights](#)

[Fraud Prevention](#)

Please review the details of the resolution to your request for investigation or change of information.

To view your revised credit report based on the resolution, click the **Credit Report** tab. If you purchased your TransUnion Personal Credit Score originally, the credit score may be updated depending on the resolution. To see the updated score, click the **Credit Score** tab (it will not be available if you did not purchase your TransUnion Personal Credit Score originally). To learn your consumer rights, click the **Summary of Rights** tab. To learn how to protect yourself against credit fraud, click the **Fraud Prevention** tab.

NOTE: Your credit report has been revised based on your investigation request. If you are not satisfied with the resolution and/or the changes, please print and complete a [Request for Investigation form](#) and return it by mail together with any supporting documentation. You may also add a consumer statement of 100 words or less to your credit report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

Credit File Details

[Printable Credit Report Details](#)

CURRENT FILE	FILE NUMBER	328508916	NAME	SARAH M. MCIVOR
	REPORT DATE	04/20/2013	ADDRESS	10331 LINNET CIR NW 104 COON RAPIDS, MN 55433-8123

CREDIT FILE SECTIONS

- | | | |
|-------------------------------|--------------------------|-----------------------------|
| 1. Personal Information | 5. Public Records | 9. Account Review Inquiries |
| 2. Telephone Numbers Reported | 6. Adverse Accounts | 10. Additional Information |
| 3. Addresses Reported | 7. Satisfactory Accounts | 11. Inquiry Analysis |
| 4. Employment Data Reported | 8. Regular Inquiries | 12. End of Report |

You may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

Personal Information

SSN: XXX-XX-1097 Your SSN has been masked for your protection.	You have been on our files since 03/01/1999 Date of Birth: 02/24/1981
Names Reported: SARAH M. MCIVOR	

Addresses Reported

Address	Date Reported
10331 LINNET CIR NW APT 104, COON RAPIDS, MN 55433-8123	02/27/2010
14371 RAVEN ST NW, ANDOVER, MN 55304-3362	07/01/2003
10331 LINNET CIR NW APT 201, COON RAPIDS, MN 55433-8124	06/01/2003
14371 NW AVEN ST, ANDOVER, MN 55304	02/07/2008
215 BIRCH ST S APT 2, CAMBRIDGE, MN 55008-1541	08/01/2002
30730 HIGHWAY 169, PRINCETON, MN 55371-3462	
700 PEARSON PKWY, MINNEAPOLIS, MN 55444-1748	01/17/2007
1435 COUNTY ROAD E W, SAINT PAUL, MN 55112-3652	08/31/2012
1260 LARK AVE, SAINT PAUL, MN 55109-2541	04/30/2012
11918 UNDERCLIFF ST NW, COON RAPIDS, MN 55433-1628	04/30/2011

Telephone Numbers Reported

(612) 210-5150	(612) 325-9544	(763) 755-6999	(763) 691-1181	(612) 805-1238	(763) 549-8970
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Employment Data Reported

Employer Name	Position	Date Verified
AMERICAN FAMILY INSURANCE	SALES	01/07/2009
STUDENT		02/13/2004
SUPER 8 MOTEL		12/01/1999

Public Records

This information was collected from public records sources by TransUnion or a company we hired. You may be required to explain these items to potential creditors. Public record items generally remain on your credit file for up to 7 years. For any public record that contains medical information, the information following "Medical-" is not displayed to anyone but you except where permitted by law.

ANOKA COUNTY DISTRICT CO - Docket#: 2CV082164

325 E MAIN STREET
ANOKA, MN 55303
(763) 422-7350

Date Filed:	01/15/2008
Date Paid:	03/27/2009

Type:	PAID CIVIL JUDGMENT
Responsibility:	Individual Debt

Amount:	\$2,786
Court Type:	District Court

Plaintiff:

MEDICAL-ALLINA HEALTH
SYSTEM

Estimated month and year that this item will be removed: 12/2014

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key:

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remarks Key:

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CAD DISPUTE ACCT/CLOSED BY CONSUMR
PAL PURCHASED BY ANOTHER LENDER

CBC ACCOUNT CLOSED BY CONSUMER
>PRL< UNPAID BALANCE CHARGED OFF

CBG CLOSED BY CREDIT GRANTOR
TRF TRANSFERRED TO ANOTHER OFFICE

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< or shading to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

CREDIT COLLECTION SERVIC #4523****

PO BOX 9134
NEEDHAM, MA 02494-9134
(603) 570-4784

Placed for Collection: 09/03/2012
Responsibility: Individual Account
Account Type: Open Account
Loan Type: COLLECTION
AGENCY/ATTORNEY

Balance: \$242
Date Updated: 01/22/2013
Original Amount: \$242
Original Creditor: PROGRESSIVE INSURANCE
COMPANY (Insurance)
Past Due: >\$242<

Pay Status: >In Collection<

Remarks: >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 07/2019

HSBC BANK #515597001271****

PO BOX 30253
salt lake city, UT 84130
(800) 695-6950

Date Opened: 02/02/2007
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 05/31/2011
Payment Received: \$0
Last Payment Made: 03/18/2010
Original Charge-off: \$335

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 02/06/2010
Date Paid: 03/18/2010

>Maximum Delinquency of 120 days in 09/2010 for \$25
and in 10/2010 for \$25<

High Balance: High balance of \$729 from 10/2010 to 10/2010; \$748 from 11/2010 to 11/2010; \$748 from 02/2011 to 02/2011; \$748 from 05/2011 to 05/2011
Credit Limit: Credit limit of \$320 from 10/2010 to 11/2010; \$320 from 02/2011 to 02/2011; \$320 from 05/2011 to 05/2011

Estimated month and year that this item will be removed: 04/2017

	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Balance	\$0			\$748			\$748	\$729		
Amount Due				\$20			\$27	\$26		
Amount Paid	\$0			\$0			\$0	\$0		
Past Due	\$0			\$748			\$26	\$25		
Remarks	CAD PAL TRF			CAD >PRL<			CBC >PRL<	CBC		
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	120	120	90

	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	60	30	OK	OK	30	OK	30	30	OK	OK

	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2007
Rating	OK